

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: GUPTAIL, RICHARD K
GUPTAIL, BRANDY C.

§ Case No. 09-71655

§

§

Debtor(s) MILLER, BRANDY C.

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$148,470.00
(without deducting any secured claims)

Assets Exempt: \$0.00

Total Distribution to Claimants: \$2,300.87

Claims Discharged

Without Payment: \$65,768.22

Total Expenses of Administration: \$1,818.36

3) Total gross receipts of \$ 4,119.23 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$4,119.23 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,558.36	1,818.36	1,818.36
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	66,726.00	12,749.09	12,749.09	2,300.87
TOTAL DISBURSEMENTS	\$66,726.00	\$14,307.45	\$14,567.45	\$4,119.23

4) This case was originally filed under Chapter 7 on April 27, 2009.
The case was pending for 36 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/09/2012 By: /s/JAMES E. STEVENS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Campos Chartered Law Firm - - apparently fraudul	1129-000	4,117.50
Interest Income	1270-000	1.73
TOTAL GROSS RECEIPTS		\$4,119.23

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			
TOTAL SECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JAMES E. STEVENS	2100-000	N/A	1,029.81	1,029.81	1,029.81
BARRICK, SWITZER, LONG, BALSLEY & VAN EVERA	3110-000	N/A	364.00	364.00	364.00
U.S. Bankruptcy Court	3120-000	N/A	0.00	260.00	260.00
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	3.19	3.19	3.19

INTERNATIONAL SURETIES, LTD.	2300-000	N/A	3.47	3.47	3.47
The Bank of New York Mellon	2600-000	N/A	7.89	7.89	7.89
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$1,558.36	\$1,818.36	\$1,818.36

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-000	3,932.00	4,178.13	4,178.13	754.05
2	DISCOVER BANK	7100-000	5,590.00	5,590.60	5,590.60	1,008.95
3	Recovery Management Systems Corporation	7100-000	1,162.00	1,140.25	1,140.25	205.78
4	AMERICAN INFOSOURCE LP AS AGENT FOR	7100-000	N/A	1,123.95	1,123.95	202.84
5	PYOD LLC its successors and assigns as assignee of	7100-000	722.00	716.16	716.16	129.25
NOTFILED	Gemb/Sams Club	7100-000	319.00	N/A	N/A	0.00

NOTFILED	Gemb/GE Money Loc	7100-000	10,504.00	N/A	N/A	0.00
NOTFILED	Thd/Cbsd	7100-000	1,632.00	N/A	N/A	0.00
NOTFILED	Hsbc/Mnrds	7100-000	3,383.00	N/A	N/A	0.00
NOTFILED	Rogersholl	7100-000	2,314.00	N/A	N/A	0.00
NOTFILED	Gemb/Care Credit	7100-000	1,400.00	N/A	N/A	0.00
NOTFILED	Target N.B.	7100-000	962.00	N/A	N/A	0.00
NOTFILED	Bank Of America	7100-000	9,455.00	N/A	N/A	0.00
NOTFILED	Financial Credit Netwo (Original Cr	7100-000	833.00	N/A	N/A	0.00
NOTFILED	Bank Of America	7100-000	24,209.00	N/A	N/A	0.00
NOTFILED	Barclays Bank	7100-000	309.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$66,726.00	\$12,749.09	\$12,749.09	\$2,300.87

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-71655 Trustee: (330420) JAMES E. STEVENS
Case Name: GUPTAIL, RICHARD K Filed (f) or Converted (c): 04/27/09 (f)
GUPTAIL, BRANDY C. §341(a) Meeting Date: 06/03/09
Period Ending: 05/09/12 Claims Bar Date: 06/07/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 149 N. Brown Street, Genoa,	138,000.00	0.00	DA	0.00	FA
2 Wallet cash.	20.00	0.00	DA	0.00	FA
3 Ordinary checking account.	50.00	0.00	DA	0.00	FA
4 Ordinary older furniture, above-ground pool, ord	2,000.00	0.00	DA	0.00	FA
5 Ertyl model tractor collection, approximately 30	3,000.00	0.00	DA	0.00	FA
6 Necessary wearing apparel	100.00	0.00	DA	0.00	FA
7 Wedding ring.	1,000.00	0.00	DA	0.00	FA
8 3 firearms	250.00	0.00	DA	0.00	FA
9 Video camera.	100.00	0.00	DA	0.00	FA
10 Three insurance policies, one whole life, the ot	500.00	0.00	DA	0.00	FA
11 IUOE Local 150 pension (Husband) and pension sup	250.00	0.00	DA	0.00	FA
12 Campos Chartered Law Firm - - apparently fraudul	13,500.00	Unknown		4,117.50	FA
13 See prior disclosure of Campos Debt Collection l	Unknown	Unknown	DA	0.00	FA
14 2002 Dodge RAM	0.00	0.00	DA	0.00	FA
15 2004 Neon	2,700.00	0.00	DA	0.00	FA
16 1948 Ford F1 "project" (non-operational). Truck	0.00	0.00	DA	0.00	FA
17 English bull dog.	500.00	0.00	DA	0.00	FA
Int INTEREST (u)	Unknown	N/A		1.73	FA
18 Assets Totals (Excluding unknown values)	\$161,970.00	\$0.00		\$4,119.23	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): February 14, 2012 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71655

Case Name: GUPTAIL, RICHARD K
GUPTAIL, BRANDY C.

Taxpayer ID #: **-***6444

Period Ending: 05/09/12

Trustee: JAMES E. STEVENS (330420)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****15-65 - Money Market Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/21/10	{12}	Daniel Stermer Receiver for Hess Kennedy Chartered Law Firm	payment on proof of claim	1129-000	3,375.00		3,375.00
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.02		3,375.02
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.12		3,375.14
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		3,375.29
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.02		3,375.31
04/06/10		Wire out to BNYM account 9200*****1565	Wire out to BNYM account 9200*****1565	9999-000	-3,375.31		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-3,375.31	0.00	
Subtotal	3,375.31	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,375.31	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71655

Case Name: GUPTAIL, RICHARD K
GUPTAIL, BRANDY C.

Taxpayer ID #: **-***6444

Period Ending: 05/09/12

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****15-65 - Checking Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****1565	Wire in from JPMorgan Chase Bank, N.A. account *****1565	9999-000	3,375.31		3,375.31
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.16		3,375.47
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.20		3,375.67
06/08/10	11001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/08/2010 FOR CASE #09-71655, Bond #016018067	2300-000		3.19	3,372.48
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.19		3,372.67
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.20		3,372.87
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.20		3,373.07
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		3,373.09
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		3,373.11
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		3,373.13
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		3,373.15
01/10/11	{12}	Daniel Stermer as Receiver for	fraudulent payment	1129-000	742.50		4,115.65
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,115.68
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,115.71
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,115.74
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,115.77
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,115.80
05/31/11	11002	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 05/31/2011 FOR CASE #09-71655, Bond #016018067	2300-000		3.47	4,112.33
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,112.36
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,112.39
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		7.89	4,104.50
08/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,104.53
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,079.53
09/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,079.56
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,054.56
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,054.59
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,029.59
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,029.62
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,004.62
12/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,004.65
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,979.65
01/31/12	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,979.68

Subtotals :

\$4,119.23

\$139.55

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71655

Case Name: GUPTAIL, RICHARD K
GUPTAIL, BRANDY C.

Taxpayer ID #: **-***6444

Period Ending: 05/09/12

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****15-65 - Checking Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,954.68
04/04/12	11003	U.S. Bankruptcy Court	Dividend paid 100.00% on \$260.00, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		260.00	3,694.68
04/04/12	11004	BARRICK, SWITZER, LONG, BALSLEY & VAN EVERA	Dividend paid 100.00% on \$364.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		364.00	3,330.68
04/04/12	11005	JAMES E. STEVENS	Dividend paid 100.00% on \$1,029.81, Trustee Compensation; Reference:	2100-000		1,029.81	2,300.87
04/04/12	11006	DISCOVER BANK	Dividend paid 18.04% on \$4,178.13; Claim# 1; Filed: \$4,178.13; Reference:	7100-000		754.05	1,546.82
04/04/12	11007	DISCOVER BANK	Dividend paid 18.04% on \$5,590.60; Claim# 2; Filed: \$5,590.60; Reference:	7100-000		1,008.95	537.87
04/04/12	11008	Recovery Management Systems Corporation	Dividend paid 18.04% on \$1,140.25; Claim# 3; Filed: \$1,140.25; Reference:	7100-000		205.78	332.09
04/04/12	11009	AMERICAN INFOSOURCE LP AS AGENT FOR	Dividend paid 18.04% on \$1,123.95; Claim# 4; Filed: \$1,123.95; Reference:	7100-000		202.84	129.25
04/04/12	11010	PYOD LLC its successors and assigns as assignee of	Dividend paid 18.04% on \$716.16; Claim# 5; Filed: \$716.16; Reference:	7100-000		129.25	0.00

ACCOUNT TOTALS	4,119.23	4,119.23	\$0.00
Less: Bank Transfers	3,375.31	0.00	
Subtotal	743.92	4,119.23	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$743.92	\$4,119.23	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****15-65	3,375.31	0.00	0.00
Checking # 9200-*****15-65	743.92	4,119.23	0.00
	\$4,119.23	\$4,119.23	\$0.00